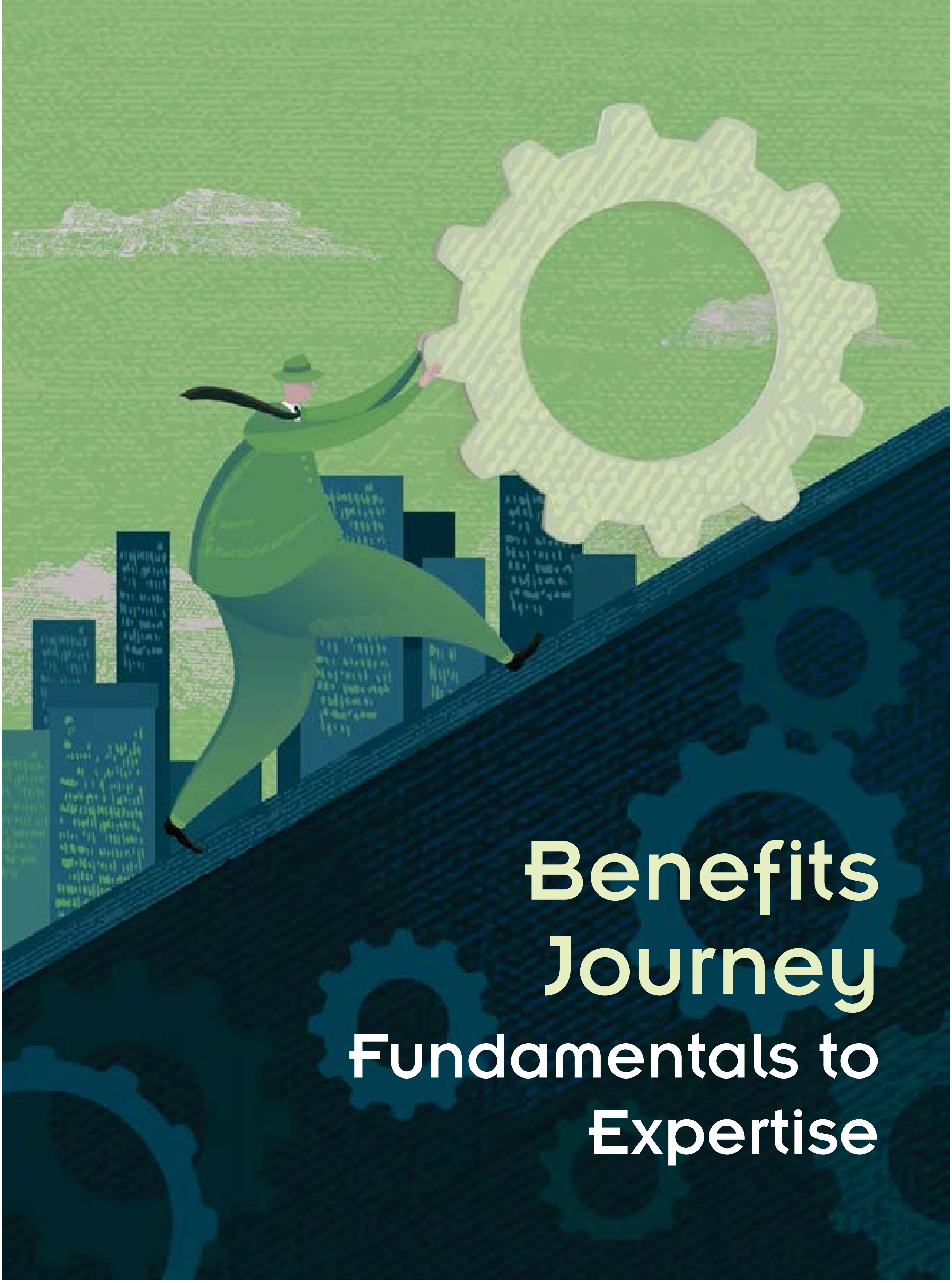

Benefits Journey

Fundamentals to Expertise

Western Pension & Benefits Conference

Spring Seminar - Wednesday April 23, 2014

Benefits Journey:

Fundamentals to Expertise

Benefit programs continue to evolve at a rapid pace, sending plan sponsors on a journey with many obstacles including educating and training new benefit staff; understanding healthcare exchanges and the ACA's impact on the organization; ensuring employees are prepared for retirement; and managing associated liability. The WP&BC Spring Seminar focus is to provide benefits professionals with the tools necessary to navigate as we all make that "benefits journey" from fundamentals to expertise.

When Raccoons Attack: The Risk of Going Without Health Insurance *with Melanie Curtice, Board Member, Washington Health Benefit Exchange*

You've seen the ad: a snarling raccoon leaping out of a garbage can ready to attack a woman in her own backyard. The ad introduced Washingtonians to the Washington Healthplanfinder, Washington's answer to the on-line insurance marketplace required by the Affordable Care Act.

Whether you agree or disagree with the ACA's mandates, Washington's Healthplanfinder has been recognized as one of the most successful state-based exchanges.

Like you, Melanie is a benefits professional with experience implementing employer-based systems, but now she also has the unique experience of serving on the Exchange Governing Board since its inception in 2011. She will share her inside account of the successes, challenges, and behind the scenes look at why Washington's Healthplanfinder is where it is today … and what lies ahead.

Thriving in the Midst of Life's Challenges *with Maureen Manley*

To put it politely, stuff happens. An absolutely vital component to having a successful personal and professional life is to develop an understanding of how to maneuver through challenges. In this thought provoking presentation, Maureen creatively draws from her own deeply compelling life experience to illuminate practical understandings and realistic approaches on how you can move beyond mere survival and into **thrival**! By combining both research and personal insights Maureen shows you how to create possibilities instead of seeing limitations. You'll be delighted to learn positive, productive and creative practices that have universal appeal that you can put to work in your own life immediately.

New for 2014 - BASICS Two breakout sessions have been tailored specifically to beginner-level HR professionals. Those who register for BASICS are encouraged to attend all other sessions throughout the day.

Featured and Luncheon Speakers

Melanie Curtice FEATURED SPEAKER *8:15 – 9:15 pm*

Melanie Curtice is partner of Stoel Rives LLP practicing in the Employee Benefits section of the firm's Benefits, Tax and Private Client group where she works with employers on health and welfare benefit plan matters and the compliance issues that arise in connection with such arrangements. In December 2011, Melanie was appointed by then State of Washington Governor Christine Gregoire to the first governing board of the Washington Health Benefits Exchange. Melanie has received recognition by Best Lawyers in America® (Employee Benefits Law), and "America's Leading Lawyers for Business" From 2001-2009 she served in various board positions of the Western Pension & Benefits Council, including president of the Seattle Chapter and president of the national Council.

Maureen Manley LUNCHEON SPEAKER *11:45 – 1:00 pm*

Determination and resilience have served Maureen in her many accomplishments. As a member of the US Cycling Team she won a National Championship, set a national record, earned a silver and 2 bronze medals at National Championships, competed in 3 World Championships and won a silver medal in the 1990 World Championships.

Maureen's cycling career came to an abrupt halt at the sudden onset of Multiple Sclerosis. She turned her determination and focus to a new journey, exploring ways to integrate her Mind, Body and Spirit in order to create optimal health and peace of mind.

This inquiry led her to gain knowledge and understanding from a variety of fields, including: mind-body sciences, behavior sciences, faith based traditions, psychology, meditation, life coaching, and system's theory. The application of her learnings led her to a deeper understanding that true change and transformation originates from the inside.

After completion of a Master's Degree in Integrated Wellness, Maureen established her private practice and return to her much-loved sport of cycling. Maureen is a well-respected speaker, counselor, educator and consultant.

Event Schedule

7:00	Continental Breakfast	11:45	Lunch and Speaker
8:00	General Session	1:15	3rd Session
8:15	Keynote Speaker	2:15	Break
9:15	Break	2:30	4th Session
9:30	1st Session	3:30	Break
10:30	Break	3:45	5th Session
10:45	2nd Session	4:45	Adjourn

NEW! The BASIC TRACK is designed for beginner-level HR

A Basics

10:45 am

Legal Basics for HR Benefits Beginners

This Basics Series session will introduce the important concepts of the multitude of federal laws that apply to employer-provided group health plan coverage, including ERISA, COBRA, HIPAA, PPACA, Mental Health Parity, the Internal Revenue Code, and other pertinent legal basics.

Speaker: Howard Bye-Torre, Stoel Rives

B Health & Welfare

9:30 am

Emerging Supply Side Strategies for Employers

Our speaker will define supply and demand side strategies as they relate to employee benefit offerings. He will describe why both are important for employers and members. The speaker will also provide examples of the value of supply side tools as well as how employers can effectively talk with medical suppliers about poor service.

Speaker: Jeff Thompson, MD, MPH, Mercer Consulting

10:45 am

Exchanges: Do They Fit in Your Health and Welfare Strategy?

There is much activity in the market both locally and nationally in the creation of Private Exchanges. David will provide an update on the various structures and value propositions for employers when considering participation in private exchanges.

Speaker: David Johnson CEBS, Towers Watson

1:15 pm

Washington Health Plan Hospital Pricing Study

This session will review high level results of our pricing study on inpatient cases in Puget Sound and how it can be combined with information on the quality and intensity of hospital delivery system services.

Speaker: Susie Dade, MPA, , Deputy Director, Washington Health Alliance

C Retirement

Say Good Bye to Revenue Sharing

For some time now, sponsors have been moving to lower share classes and alternative investment vehicles in order to minimize revenue sharing. Now we're seeing sponsors eliminate revenue sharing altogether by reallocating it back to participants, and allocating administrative fees in a more transparent, equitable and logical fashion. What are the reasons for doing this, and what capabilities do recordkeepers have to accommodate?

Speaker: Bill McClain, Mercer Consulting and David Williams, Mercer Consulting

Preparing for DOL Audit — Panel Discussion

What does it mean to be "audit ready"? What is the process when you get that call? Which regulator has authority for what? What steps should you be taking in your day to day business to avoid hassles down the road? When should you call in help, and who should you call?

Speakers: Mimi Warner, Stoel Rives; Larry Abbiatti, DTNA; Roseanne Ierulli, ESCO; Nick Waddles, Seyfarth Shaw LLP

Transition Management: Managing Costs and Risks During Asset Transitions

Change is inevitable. This session is a broad overview of the transition management discipline. In this session we define the purpose of transition management and the fundamental aspects of the transition industry that differentiate success from failure. We also explain the varying business models of transition managers and why this is a key aspect to consider when choosing a transition provider.

Speakers: Travis Bagley, Russell Investments

D Legal

FICA Tax Withholding on Non-Qualified Deferred Compensation

The rules on FICA tax withholding for nonqualified deferred compensation (NQDC) plans aren't new; in fact, Treas. Regulations Section 31.3121(v)-1 was finalized in the previous century. This session will review the rules, provide a roadmap for determining when NQDC must be included in FICA wages, identify tax planning opportunities, and highlight common pitfalls employers should look for when reviewing their withholding procedures.

Speaker: Craig Day, Lane, Powell; Ana Neira and Heidi Rackley, Mercer

Unraveling Multiemployer Withdrawal Liability

In this session two attorneys from opposite sides of the table address the somewhat arcane world of multiemployer plan withdrawal liability: the background for when it applies, how it is determined and the procedural aspects of resolving disputes between plans and contributing employers.

Speakers: Les Coughran, McKenzie Rothwell Barlow & Coughran, PS; Jeffrey Curnutt, Thorson Barnett & McDonald, P.C.

ACA Take II

What does the new guidance — including the one-year delay in the employer mandate — mean for your clients? This session will bring attendees up-to-date on the ACA regulations and discuss the mechanics of how employers will interact with Washington's Health Benefit Exchange.

Speakers: Kara Backus, Lane Powell; Melanie Curtice, Stoel Rives; Frank Morales, McKenzie, Rothwell, Barlow & Coughran, P.S.

professionals.

1:15 pm

Health Benefits Basics: a 101 Primer

Employment-based health benefit programs have existed in the United States for more than 100 years. Health insurance remains an attractive means to recruit and retain employees. Employer-sponsored health benefit programs have evolved over time, influenced by costs, government regulations and changes in the workforce. Follow this evolution and the implications of the Affordable Care Act on the future of employer-sponsored health benefits.

Speaker: Kraig Anderson, FSA, Moda Health

2:30 pm

Total Rewards in a Post-ACA World

In the midst of significant changes and new options in the world of benefits, it can be difficult to step back and take a look at the big picture. In this session, we'll explore how your employee value proposition and your pay/benefits mix may be affected by the decisions you are making now and in the near future. And, we'll discuss some of the strategic issues you may want to keep in mind as you prepare to make changes.

Speakers: Greg McNutt and Heidi tenBroek, Milliman

Case Study: How to Address Financial Preparedness

Join us for a panel discussion on improving financial preparedness in your 401(k) plan. The discussion will address issues such as:

- Assessing and engaging people in a conversation regarding retirement savings
- Optimizing tax efficient saving strategies
- Optimizing enrollment (decision guides) without auto enrollment

Speaker: Pam Hembrow, Microsoft; panel, TBD

Considerations When Changing Bundled Service Providers

Often lost in the changeover from one bundled service provider to another are the seemingly mundane issues of aligning the employer's current plan document, plan administration practice, and plan governance with those of the new bundled service provider. Discrepancies discovered a year or two later can lead to expensive and time-consuming correction measures. The session reviews these transition issues and provides guidance for "getting it right the first time."

Speaker: Chuck Thulin, Ekman Thulin, P.S.

3:45 pm

The State of Pharmacy — Current and Evolving Market Trends

During this discussion we will explore factors that are reshaping and defining the emerging pharmacy marketplace. Significant market segments, including the current pharmaceutical patent lifecycle impacting available brand and generic medications, specialty pharmaceuticals, and biosimilar medications, will be evaluated to better understand the influence of these segments on the global pharmacy budget.

Speaker: Thad Mick, Pharma.D., Moda Health

Planning for Health Care Costs in Retirement

With elimination of many employer sponsored retiree medical coverage / financial support, active employees will bear the cost burden of health care coverage in retirement. Hear about recent research on how much should be saved to cover health care costs alone and ways to encourage employees to save for this additional retirement income cost that is, in many cases, not considered until employees are getting closer to retirement.

Speaker: Peter Kapinos, Putnam Investments

What's New in Fiduciary Litigation?

ERISA fiduciary breach and prohibited transaction cases make up a quickly developing and active field in civil litigation. Plan administrators, other fiduciaries, and plan participants need to be aware and proactive with respect to the security of retirement savings in ERISA plans and the true costs of investments and plan services. The U.S. Supreme Court is set to address the "presumption of prudence" for company stock and litigation surrounding fees has grown over the past decade, showing no sign of slowing.

Speakers: Gretchen Obrist and Erin Riley, Keller Rohrback

Registration

Register online at www.wpbcseattle.org

When Wednesday, April 23, 2014

Where Bell Harbor International Conference Center
Pier 66, 2211 Alaskan Way

Fees

	Before April 9	After April 9
Members	$255	$305
Non-Members	$355	$405

Fees includes parking when you park in the Art Institute of Seattle parking garage. Details will be shared with registrants. No refunds after April 14, 2014.

How to Register Online

Go to: www.wpbcseattle.org

Presentation Handouts

Presentation handouts, as provided by the speaker, will be available to all registered participants via email link to our website prior to April 23rd.

2014 Sponsors

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